

AT&T

7:02 PM

75%

att.com

Rate Code:
MSG4 = Family Messaging Unlimited

05:3
Subt

717 606-
LYNN K. GERMAN

Rate
ESH1
FN1N
UNW9
XFTP

Call Detail

Time	Place Called	Number Called	Rate Code	Feature Code	Min	Airtime Charges	LD/Add'l Charges
Monday, 06/19							
04:41p	INCOMI CL	717-	ESH1	M2MC	1	0.00	0.00
Tuesday, 06/20							
07:12p	INCOMI CL	717-	ESH1	M2MC	2	0.00	0.00
Wednesday, 06/21							
04:58a	Toll F CL	800-226-5228	UNW9		2	0.00	0.00
05:10p	LANCAS PA	717-	ESH1	M2MC	1	0.00	0.00
05:11p	LANCAS PA	717-840-195	ESH1	M2MC	2	0.00	0.00
05:17p	Roads1 CL	800-226-5228	FN1N		18	0.00	0.00
05:38p	LANCAS PA	717-	XFTP		1	0.00	0.00
05:40p	INCOMI CL	717-	XFTP		29	0.00	0.00
06:37p	INCOMI CL	717-	ESH1	M2MC	2	0.00	0.00
07:06p	INCOMI CL	717-	ESH1	M2MC	2	0.00	0.00
07:22p	INCOMI CL	717-	ESH1	M2MC	3	0.00	0.00
07:30p	INCOMI CL	717-	ESH1	M2MC	2	0.00	0.00
08:10p	INCOMI CL	717-	ESH1	M2MC	2	0.00	0.00
Thursday, 06/22							
02:42a	Toll F CL	800-226-5228	UNW9		2	0.00	0.00
02:48a	Toll F CL	800-228-4015	UNW9		2	0.00	0.00
06:48a	Toll F CL	800-228-4015	XFTP		3	0.00	0.00
05:43p	Toll F CL	877-258-1593	XFTP		1	0.00	0.00
05:48p	INCOMI CL	888-222-4227	XFTP		3	0.00	0.00
Friday, 06/30							
11:04p	INCOMI CL	717-	UNW9		1	0.00	0.00
Thursday, 07/08							
06:09p	Toll F CL	800-724-1633	XFTP		7	0.00	0.00
Friday, 07/07							
08:06a	Toll F CL	800-724-1633	XFTP		6	0.00	0.00
08:16a	Toll F CL	800-325-6000	XFTP		2	0.00	0.00
09:18a	Toll F CL	800-724-1633	XFTP		1	0.00	0.00
09:21a	Toll F CL	800-724-1633	XFTP		1	0.00	0.00
09:42a	Toll F CL	800-724-1633	XFTP		2	0.00	0.00
09:44a	Toll F CL	800-724-1633	XFTP		1	0.00	0.00
09:50a	Toll F CL	800-724-1633	XFTP		2	0.00	0.00
09:56a	Toll F CL	800-724-1633	XFTP		15	0.00	0.00
10:30a	ALVIN TX	281-245-0794	XFTP		1	0.00	0.00
10:47a	Toll F CL	800-724-1633	XFTP		1	0.00	0.00
10:50a	Toll F CL	800-724-1633	XFTP		15	0.00	0.00
11:21a	EPHRAT PA	717-	XFTP		4	0.00	0.00
03:04p	LANCAS PA	717-	ESH1	M2MC	2	0.00	0.00
Tuesday, 07/11							
11:22a	INCOMI CL	717-	XFTP		1	0.00	0.00

Feat
M2MC

Da1

Time

Text

Mond

03:4

Tues

11:4

Thur

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11:4

Tues

10:1

11:0

11:1

12:1

12:2

HARDSHIP WITHDRAWAL FORM
Cenveo 401(k) Savings and Retirement Plan

PARTICIPANT'S NAME Daniel R. Gehman	SOCIAL SECURITY NO. [REDACTED]
CONTACT PHONE NUMBER [REDACTED]	E-MAIL ADDRESS [REDACTED]

I. REQUEST FOR HARDSHIP WITHDRAWAL

NOTE: You may obtain the dollar amount of your vested account that is available for a hardship withdrawal by contacting John Hancock. The amount requested for withdrawal will be taken from each of your underlying investments, including the Employer Stock Fund(s) ("Stock") of your available vested account, on a pro-rata basis. Any amounts derived from Stock will be paid in cash.

A. I am applying to make a hardship withdrawal from my vested account in the amount of \$2371.56 (Minimum withdrawal of \$500).

- This amount cannot exceed the amount supported by your acceptable documentation (see below) and is subject to the balance available for withdrawal in your account.
- If the amount available to withdraw is less than the amount you requested, you will receive your entire available amount.
- Any amount paid to you may be reduced by applicable taxes.
- Only the amount supported by acceptable documentation will be processed, even if it is less than the amount requested. A subsequent request will be treated as a new hardship withdrawal and be subject to an additional fee.

B. Please check the reason for the hardship request below and submit the appropriate documentation to substantiate this request. Please see the attached Hardship Withdrawal Guidelines for additional details regarding the required documentation.

	Reason	Documentation to substantiate request
<input type="checkbox"/>	To purchase my principal residence (excluding mortgage payments)	Fully executed purchase and sales agreement which satisfactorily indicates that the amount requested will be used for the purchase of your principal residence
<input type="checkbox"/>	To pay unreimbursed expenses for medical care for me, my spouse, or any of my dependents	Copy of medical bill(s) not more than 6 months old. Medical bill(s) must identify name of individual, service rendered, date of service, billed amount, amount paid by insurance (if applicable), outstanding amount
<input type="checkbox"/>	To pay unreimbursed tuition and related educational expenses for the next 12 months of post-secondary education for myself, my spouse, or any of my dependents	Copy of tuition bill for current semester and/or next semester/copy of bill(s) for related educational expenses
<input checked="" type="checkbox"/>	To make payments necessary to prevent eviction from my principal residence or foreclosure on the mortgage of my principal residence	Copy of eviction or foreclosure notice. Note: The address on the eviction or foreclosure notice must be the same as the address on your account, unless the address on your account is a P.O. Box. If the address on your account is a P.O. Box, you must submit a copy of a utility bill that states your physical address that matches the address on the eviction or foreclosure notice.



HARDSHIP WITHDRAWAL FORM
Conveo 401(k) Savings and Retirement Plan

PARTICIPANT'S NAME	SOCIAL SECURITY NO.
Daniel R. Gehman	[REDACTED]

<input type="checkbox"/>	To pay for funeral and/or burial expenses for my deceased parent, spouse, child or dependent	Copy of funeral and/or burial bill not more than 6 months old
<input type="checkbox"/>	To repair damage to my principal residence due to a casualty (e.g., fire, storm, disaster declared by the federal government that can be deducted on tax return under casualty provision)	Copy of repair bill(s) to principal residence which satisfactorily indicate that the repairs are needed due to casualty loss and are not more than 6 months old

II. TAX WITHHOLDING

You may elect to have (or not have) federal income tax withheld from your hardship withdrawal by checking Option A or B below.

If you elect to have no amount withheld, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You should consult your tax advisor for more information.

NOTE: If no election is made, 10% will automatically be withheld for federal income tax, and the appropriate percentage will be withheld for state income tax (if applicable). In addition, the amount withdrawn will not be increased to cover the tax withholding. The distribution may also be subject to an additional 10% early withdrawal penalty if you are under age 59½.

Elect One

- ☐ **A. I elect to have federal income tax, at the rate of 10%, and state income tax (if applicable) withheld from my hardship withdrawal. Additional Amount to be Withheld (if any): \$ _____**
- ☒ I also elect to increase the amount of my withdrawal to cover the applicable federal and state income tax withholding.
- ☐ I do not elect to increase the amount of my withdrawal to cover the applicable federal and state income tax withholding.
- ☐ **B. I do not elect to have federal or state income tax withheld from my hardship withdrawal.**

III. HARDSHIP WITHDRAWAL INFORMATION AND CERTIFICATION

- A. I hereby certify that I have no other financial resources available to me to meet this financial hardship. I hereby certify that this financial need cannot be relieved:**
- 1) through reimbursement of insurance or otherwise;
 - 2) by reasonable liquidation of my assets including assets of my spouse and dependents, to the extent such liquidation would not itself cause an immediate and heavy financial need;



HARDSHIP WITHDRAWAL FORM
Cenveo 401(k) Savings and Retirement Plan

PARTICIPANT'S NAME	SOCIAL SECURITY NO.
Daniel R. Gehman	[REDACTED]

3) by cessation of my contributions to the Plan; or,

4) by other distributions or loans from plans maintained by the Company or by any other employer, or by borrowing from commercial sources on reasonable commercial terms.

B. I understand that, following my hardship withdrawal, I will be suspended from making contributions to the Plan for at least 6 months.

IV. SIGNATURE

I understand that I have the option to have this distribution directly deposited into my bank account by accessing myllife.jhrps.com to set up my banking information or to confirm existing banking information on file, if applicable.

I certify that there is no pending domestic relations order or court approved domestic relations order which has, or will, assign all or a part of my vested account to my spouse, former spouse, child or other dependent. I understand that a false statement by me may result in legal damages for which I will be fully responsible.

I also understand that a fee of \$75.00 will be charged to my account for the processing of the withdrawal. I certify that the information provided, including the attached documentation, is true and accurate. I acknowledge that the payment amount may be less than the specific dollar amount I may have requested above due to Plan limitations, processing fees, and/or market fluctuations that may affect the amount available for withdrawal at the time payment is made. I understand that this withdrawal may not be repaid to the Plan.

Signature of Participant:



Date: 6-23-17

Return this form to: John Hancock Retirement Plan Services, LLC, P.O. Box 940, Norwood, MA 02062-0940.



35953418001

M&T Bank

P.O. Box 618063
Dallas, TX 75261-8063
RETURN SERVICE ONLY
Please do not send mail to this address

6-750-27856-0016620-001-000-000-000-000

DANIEL R GEHMAN
LYNNA K GEHMAN
775 SYLVAN RD
LANCASTER PA 17601-2442

Mortgage Statement

Amount Due	\$7,371.56
------------	------------

Contact Us	
1-800-754-2224	
www.mtbank.com	
Branch Address	
Branch Phone	
Branch Fax	
Branch Email	
Branch Hours	
Branch Services	
Branch Location	
Branch Map	
Branch Directions	
Branch Hours of Operation	
Branch Services Offered	
Branch Location	
Branch Map	
Branch Directions	
Branch Hours of Operation	
Branch Services Offered	

Statement Date: 08/16/17

Account Information

Property Address	775 SYLVAN RD LANCASTER PA 17601
Interest Rate	4.750%
Maturity Date	07/2041
Outstanding Principal	\$15,737.18
Escrow Balance	\$224.08

This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-754-2224 or fax your request to 1-800-409-3025.

Explanation of Amount Due

Principal	\$224.08
Interest	\$605.68
Escrow (Tax/Insurance)	\$382.97
Mortgage	\$148.84
Origination Fee/Points	\$224.08
Regular Monthly Payment	\$1,434.25
Amount Owed from this Statement	\$6,737.18
Unpaid Late Charges	\$172.11
Return on Investment (ROI)	\$224.08
Total Amount Due	\$7,371.56

Important Messages

Your account is severely past due. We want to help you avoid the damage to your credit and avoid the possible loss of your home. We may be able to offer you special assistance during this difficult time. Additionally, advances may have occurred on your loan since this statement was produced. Please call us at 1-800-754-2224 to obtain an updated amount required to bring your loan current or to discuss alternate repayment options that may be available to you.

Please note, there is currently \$224.11 in fees outstanding on your M&T mortgage account. To pay this fee balance in full along with your next regular monthly payment, please remit the amount listed under "Amount Due" on the attached coupon.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$832.27
Interest	\$0.00	\$1,836.95
Escrow (Taxes & Insurance)	\$0.00	\$1,577.82
Fees	\$0.00	\$255.25
Past Payments Unapplied	\$0.00	\$0.00
Total	\$0.00	\$4,502.29

Transaction Activity

Transaction Date	Description	Amount	Balance	Current Balance	Unapplied Funds	Fee
08/16/17	08/17 Property Inspection					\$14.35
08/02/17	07/17 MORTGAGE Disbursement	\$15,737.18				
08/16/17	08/17 Late Charge					\$224.08

M&T Bank

DANIEL R GEHMAN
LYNNA K GEHMAN

M & T BANK
PO BOX 82182
BALTIMORE MD 21284-2182

INTERNET REPRINT

AMOUNT DUE	\$7,371.56
08/16/17	\$7,371.56

Please designate how you want us to apply any additional funds

Additional Principal \$
Additional Escrow \$
Unpaid Late Charges \$
Other (Must specify) \$
Total Amount Enclosed \$

06/16/2017

6-750-27656-0016620-001-000-000-000

DANIEL R GEHMAN
LYNNA K GEHMAN
775 SYLVAN RD
LANCASTER PA 17601-2442

DELINQUENCY INFORMATION

Account Number: 

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

Our records indicate we have not received the most recent payments due on the above mortgage account. Your loan became delinquent on 03/02/2017. As of 06/16/17 the payments are 107 days delinquent on the mortgage loan account.

As a person having an ownership interest in the property, if the mortgage loan account becomes delinquent you risk the loss of your property to foreclosure and additional fees related thereto, including but not limited to property evaluations, inspections, court costs, and attorney fees, all of which are added to the mortgage loan account.

If there is any difficulty in repaying the mortgage loan account, you may call 1-800-568-4287 or consult www.hud.gov/counseling to obtain a list of HUD approved housing counseling agencies.

Please call M&T today at 1-800-724-1633 between the hours of 8:00 A.M. and 9:00 P.M. (EST) Monday through Thursday, 8:00 A.M. and 5:00 P.M. (EST) Friday, or 8:00 A.M. and 12:00 P.M. (EST) Saturday to obtain more information or to discuss payment arrangements to protect any interest you may have in the property.

Recent Account History

- Payment due 01/01/17: Fully paid on 01/31/2017
 - Payment due 02/01/17: Fully paid on 04/01/2017
 - Payment due 03/01/17: Payment of \$1,434.29 remains outstanding
 - Payment due 04/01/17: Payment of \$1,434.29 remains outstanding
 - Payment due 05/01/17: Payment of \$1,434.29 remains outstanding
 - Payment due 06/01/17: Payment of \$1,434.29 remains outstanding
 - Current mortgage account payment due 07/01/17: \$1,434.29
 - Outstanding Fees/Charges: \$200.11
- Total amount needed to bring mortgage loan account current: \$7,371.56

PAYMENT OPTIONS

MST provides you the following options for making your mortgage loan payments.



Payment by mail
P.O. Box 62182
Baltimore, MD 21264-2182



Online payment
<https://onlinebanking.mtb.com>



Pay-by-phone**
1-866-241-6914



Automatic deduction
Enroll at
<https://onlinebanking.mtb.com>



Pay at any M&T branch or through Western Union®
Call 1-800-724-2224 for nearest Western Union Location

**For more info on this service

ONLINE SERVICES

M&T offers a variety of online services to help you better manage your mortgage loan including:

- Payments
- Sign-up for recurring automatic deductions
- One time payments
- Schedule extra payments (principal, escrow, fees, etc.)
- "Notify me" payment alerts - payments received or escrow disbursements
- You can also view your loan payment history, amortization schedule, principal balance, interest rate and escrow account activity

Simply visit [www.https://onlinebanking.mtb.com](https://onlinebanking.mtb.com). For further assistance please contact us at 1-800-724-2224.

PAYMENT INFORMATION

- **Additional Amount:** Please designate how you want additional funds to be applied. We will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment charges, or other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied. Regardless of account status, principal payments will only be applied to your account if your contract allows for prepayments. Please review the information activity on the front of this statement and notify M&T Bank, within 60 days of receipt of this billing statement if you would like any additional funds to be applied in a different manner than what has been detailed herein.
- **Crediting of Payments:** Please be prompt. Any account payment will be credited to your account on the day it is received, not the day it is postmarked, provided it is made in United States Funds, by check or money order paid to M&T Bank and is accompanied by a Payment Stub (Remittance Coupon) for the Account, and received at our address indicated on the payment stub by 5:00 pm on any day Monday through Friday that is not a legal holiday. Payments are not accepted at M&T mortgage origination offices.
- **Important Bankruptcy Notice:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.
- **Reporting of Account Information to Credit Bureaus:** We may report information about your Account to credit bureaus. Late payments, missed payments or other delinquencies on your Account may be reflected in your credit report. If you think M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write it to M&T Bank, P.O. Box 900, Milford, DE 19668.

INFORMATION ABOUT MORTGAGE COUNSELING OR ASSISTANCE

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-856-2887 or visit www.hud.gov/offices/hudsp/affirmativeaction.

AUTOMATED ACCOUNT INFORMATION

Account information is easy to access through M&T Bank's Automated Phone Service by calling 1-800-724-2224. Please have your loan number and the first five (5) digits of your Social Security Number to access this automated service. Automated information is available Monday - Saturday, 9:00 a.m. to 11:00 p.m., Eastern Time.

CONSUMER COMPLAINTS & INQUIRIES

- If you have a loan secured by real estate located in New York State.
- You can direct any complaint and inquiries to M&T Bank by contacting us. Contact us within the first 90 days of this statement.
- You have the right to file complaints about M&T Bank with the New York State Department of Financial Services.
- You can obtain further information by visiting the New York State Department of Financial Services' Consumer Assistance Unit at 1-877-BANK-NY or by visiting the Department's website at www.dfs.ny.gov.

IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections. For further information please contact our SCRA Servicing Team by phone 3.30am - 6pm (EST) Monday-Friday, toll free at 1-855-350-SCRA (7272), or at 1-302-934-4072, by email to scraservicing@mtb.com, or by mail at P.O. Box 560, Milford, DE 19666.

SERVICE FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)

Amortization Schedule	\$25.00
Account History (per year)	\$10.00
Duplicate 1998 Escrow Analysis	varies
Verification of Mortgage	varies
Document Copies (per request)	\$20.00
Subsequent Payment Statement	varies
Automated Payment by Phone (\$17.00 when combined with a Payment Statement)	\$15.00
Fax Fee	varies
Returned Check Fee	varies

* May be subject to change
For full list of fees, visit our website at www.mtb.com/customer-service and click on the "Common Mortgage Fees" link.

NOTICE OF ERROR AND INFORMATION REQUESTS MUST BE MAILED TO:

M&T Bank • P.O. Box 62986 • Baltimore, MD 21264-2986

OTHER IMPORTANT ADDRESSES

Payments: P.O. Box 62182 Baltimore, MD 21264-2182	Overnight Payment Address: Retail Lockbox Services (62182) Montgomery Park - 5th Floor 1800 Washington Blvd Baltimore, MD 21230
General Correspondence: P.O. Box 1288 Buffalo, NY 14240-1388	Insurance: P.O. Box 1738 Springfield, OH 45501-5738
Fax Numbers: Fax payroll requests: 1-866-409-2653 Fax all other Customer Service requests: 1-866-409-4042	Tax: P.O. Box 23628 Rochester, NY 14692

HOMEOWNERS INSURANCE/PROPERTY TAX INFORMATION

- **Insurance Requirements:** The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. In the event we determine that the property is not adequately insured, we will purchase, at your expense, a lender placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.
- **Policy Information:** To protect our mutual interests, the mortgage clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage Loans. P.O. Box 5733, Springfield, OH 45501-5733. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mtcverapenn.com and referencing PIN # MT733. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4125).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-982-1358 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, P.O. Box 23628, Rochester, NY 14692. Please be sure to write your loan number on the bill. It is no longer necessary to forward paid tax receipts on non-escrow accounts. For property tax related questions please call 1-866-409-0049 (Fax # 1-517-326-0275).

This statement is intended to supply information and disclosures required by CFR 1026.41 regarding the referenced mortgage account. It is sent in compliance with State and Federal Law and not an attempt to collect any debt.

MEMBER FDIC

ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-800-724-2224. Our representatives would be happy to assist you. Thank you!

Cenveo®

 (new!)  MENU... ▼

logout
Hello,
Daniel R.!

Cenveo 401(k) Savings and Retirement Plan

Activity History as of 05/11/2018

Date: ⓘ

Custom ▼

From:

06/24/2017 

To:

06/30/2017 

Show:

All Transactions ▼

All Status ▼

Refresh

—

06/28/2017

Distribution - Hardship

Details

Pay to the Order of: Daniel R. Gehman
Address Line 1: 775 Sylvan Road
Address Line 2: Lancaster, PA 17601
Check Status: CLEARED
Payment Reason: Hardship
Paid to Participant: Yes
Date Cleared: 07/06/2017
Gross Distribution: \$8,190.62
Federal Tax Withheld: \$819.06
Net Check Amount: \$7,371.56
Date Mailed: 06/29/2017
Check Date: 06/28/2017
Method of Payment: Direct Payment

Tax Information

Tax Year: 2017
1.Gross Distribution: \$8,190.62
5.Less Employee Contribution: \$0.00
6.Less Unrealized Gain: \$0.00
2a.Taxable Amount: \$8,190.62
3.Capital Gain: \$0.00
7.Distribution Code: 1
2b.Total Distribution: No
IRA/SEP: No



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All plan information is confidential and you agree to safeguard and protect such information in accordance with the standards required by law and use such information only for authorized plan administration purposes.

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

MS-P33032-GE

v: 2.1.6696.28770[R] | tid: 66 | t: 2018.05.14 10:38:16 | h: wwwcd.bcomplete.com - WWW-S06 | cid: af9c7c06-2b00-4205-be6f-4cdebe6522b0